

In re:
Joseph A. Ragus, Jr.
Terri M. Ragus
Debtors

Case No. 25-10539-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 04, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph A. Ragus, Jr., 1235 Fieldstone Court, Quakertown, PA 18951-2456

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MILOS GVOZDENOVIC	on behalf of Creditor PSECU mgvozdzenovic@weltman.com pitecf@weltman.com
PAUL H. YOUNG	on behalf of Debtor Joseph A. Ragus Jr. support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com, .lesliebrown.paralegal@gmail.com, cmccullough@ymalaw.com

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PAUL H. YOUNG

on behalf of Joint Debtor Terri M. Ragus support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Joseph A. Ragus, Jr.

Terri M. Ragus

Debtor(s)

PSECU

Movant

CASE NO. 25-10539-amc

CHAPTER 13

Hearing Date: 09/02/2025

Hearing Time: 11:00 AM

ORDER

AND NOW, this 4th day of Sept., 2025, upon failure of Debtor(s) to file an answer or otherwise plead or appear (or after hearing held and consideration of all evidence, arguments and briefs of Counsel):

It is ORDERED and DECREED that the Automatic Stay of all proceedings, as provided under 11 U.S.C. Section 362, is modified to allow the above-captioned Movant to exercise any and all of its remedies under its loan documentation and under state law to proceed with repossession and sale of: 2023 Chevrolet Malibu, VIN #1G1ZG55ST3PF120222

It is FURTHER ORDERED and DECREED that the 14-day stay provided in Fed. Bankr. Rule 4001(a)(4) is waived.



HONORABLE ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE

CC:

Movant's Counsel:

Milos Gvozdenovic, 5990 West Creek Road, Suite 200, Independence, OH 44131

Debtors:

Joseph A Ragus Jr, 1235 Fieldstone Ct, Quakertown, PA 18951

Teri M Ragus, 1235 Fieldstone Ct, Quakertown, PA 18951

Debtor's Counsel:

Paul H. Young, support@ymalaw.com

Trustee:

Kenneth E. West, ecfemails@ph13trustee.com

United States Trustee, at USTPRegion03.PH.ECF@usdoj.gov